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Keep Your Fingers Alert During Holiday Online Shopping

Department of Consumer Affairs reminds consumers to guard against fraud and identity theft during their online shopping sprees

SACRAMENTO — Gliding through this year's holiday shopping season with the ease of online retailing could be a delight—or a disaster. The California Department of Consumer Affairs (DCA) encourages e-consumers to be "Safe and Smart" when making online purchases by remembering simple security and privacy tips to protect their pocketbooks and identity.



"Retail analysts expect more than half of consumer purchases to be made online this season," noted Charlene Zettel, Department of Consumer Affairs Director. "As consumer confidence in the Internet increases, so do the chances for fraud and identity theft."

A 25 percent increase in online purchasing is expected this holiday season, according to a MyPoints.com retail shopping survey. This represents an increase of 2.5 million U.S. e-shoppers, or \$18 billion in anticipated online sales, based on Forrester Research, Inc. findings.

The DCA's "E-Consumer" tips focus on security and privacy issues and can be found on the Department's Web site at www.dca.ca.gov/econsumer. The tips include:

- **Pick a Card - Just One Card**

Using just one credit card when buying online lets you track your purchases. Use a card with a low credit limit to lower your risk. Don't use an ATM or debit card.

- **Know the E-business**

Use only reputable e-businesses with a street address and phone number, so you can contact them directly with your questions.

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- **Read the Privacy Policy - Big Browser is Watching**

Don't assume you're anonymous. Web sites can track your browsing activities. Read the e-business's privacy policy before you type in any personal information. Look for opportunities to "opt-out" of letting the company send you marketing communications or share your personal information with others.

- **Lock In Security**

When buying online, look for an unbroken lock symbol in the status bar at the bottom of your Web browser, and "https" at the beginning of the Web site address. The "s" stands for security. This means your personal information is encrypted or scrambled so no one can read it during transmission.

"The Web continues to be a great resource," said Zettel. "Consumers can take a few simple steps when shopping online to ensure their personal information is being sent through a secure connection. Also, don't give out personal information unless you initiate the contact."

Consumers with online or other privacy concerns will find useful information on the Office of Privacy Protection's Web site at www.privacy.ca.gov or call (866) 785-9663. The Office provides Californians with information and assistance on privacy issues.

For more tips on how to "Be a Safe and Smart Holiday Consumer," check the Department of Consumer Affairs' Web site at www.dca.ca.gov.

The California Department of Consumer Affairs promotes and protects consumer interests. Call (800) 952-5210 or visit the Department's Web site for information on a variety of helpful consumer topics.

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